

AMENDMENTS TO THE CLAIMS

1. (Original) A terminal for conducting an *ad libitum* financial transaction intermediated by a payment token, comprising:
a radio frequency reader, said reader configured to read a radio frequency payment token presented as a payment medium for said *ad libitum* financial transaction, said radio frequency reader devoid of a capability to simulate a reader employing reader technology other than radio frequency; and
an output device for confirming that a transaction is being performed.
2. (Original) The terminal according to claim 1, further comprising a transaction register.
3. (Original) The terminal according to claim 2, wherein said transaction register is operated by a salesperson.
4. (Original) The terminal according to claim 1, further comprising a printer.
5. (Original) The terminal according to claim 4, wherein said printer is configured to print a transaction receipt.
6. (Original) The terminal according to claim 1, further comprising an imaging device.
7. (Previously Presented) The terminal according to claim 6, wherein the imaging device comprises a bar code reader.
8. (Original) A terminal for conducting a financial transaction, comprising:
a radio frequency reader, said reader configured to read a selected one of a plurality of payment tokens employing dissimilar data formats, and to provide data corresponding to an elicited response from said selected one of a plurality of payment tokens employing dissimilar data formats;

a memory for recording data and a machine-readable program, said memory in communication with said radio frequency reader;

a communication module in communication with said radio frequency reader and said memory, said communication module configured to communicate bidirectionally with a remote computer-based apparatus; and

a processor module in communication with said memory and said radio frequency reader, said processor module configured by said machine-readable program to attempt to decode said data corresponding to said elicited response;

wherein, responsive to an indication that said processor module is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for properly configuring said processor module to decode said data.

9. (New) A transaction terminal comprising:

an RF transponder configured to communicate with one or more RFID tags attached to one or more articles in a physical proximity of said RF transponder, said RF transponder further configured to decode tag data corresponding to said one or more RFID tags; and

a communication module in communication with said RF transponder, said communication module configured to communicate bidirectionally with a remote computer-based apparatus;

wherein responsive to said transaction terminal completing a purchase of an article, said RF transponder is configured to perform at least one of: modifying a tag data stored in an RFID tag attached to said purchased article, disabling an RFID tag attached to said purchased article.

10. (New) The transaction terminal of claim 9, wherein responsive to an indication that said RF transponder is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for configuring said RF transponder to decode said tag data.

11. (New) The transaction terminal of claim 9, further configured to be detachably attached to a shopping cart.

12. (New) The transaction terminal of claim 9, wherein said RF transponder is configured to communicate to a plurality of RFID tags using a command response protocol.

13. (New) The transaction terminal of claim 9 further configured, responsive to an interaction with a user, to initiate a payment transaction.

14. (New) A transaction terminal configured to be detachably attached to a shopping cart, said transaction terminal comprising:

- an RF transponder configured to communicate with one or more RFID tags attached to one or more articles placed into said shopping cart, said RF transponder further configured to decode tag data corresponding to said one or more RFID tags; and

- a communication module in communication with said RF transponder, said communication module configured to communicate bidirectionally with a remote computer-based apparatus;

- wherein said transaction terminal is configured, responsive to an interaction with a user, to initiate a purchase transaction for at least one article placed in said shopping cart; and

- wherein said transaction terminal is configured to communicate to an exit sensor apparatus a confirmation of completing purchase transactions for all articles in said shopping cart.

15. (New) The transaction terminal of claim 14, wherein responsive to an indication that said RF transponder is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based

apparatus at least one machine-readable instruction for configuring said RF transponder to decode said tag data.

16. (New) A transaction terminal comprising:

an RF transponder configured to communicate with one or more RFID tags attached to one or more articles in a physical proximity of said RF transponder, by exchanging one or more bi-directional messages with said one or more RFID tags in order to decode tag data corresponding to said one or more RFID tags; and

a communication module in communication with said RF transponder, said communication module configured to communicate bidirectionally with a remote computer-based apparatus;

wherein responsive to an interaction with a user, said transaction terminal is configured to read a transaction card to decode a transaction card data; and

wherein said one or more bi-directional messages are determined based on said transaction card data.

17. (New) The transaction terminal of claim 16, wherein responsive to an indication that said RF transponder is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for configuring said RF transponder to decode said tag data.

18. (New) The transaction terminal of claim 16, further configured to be detachably attached to a shopping cart.

19. (New) The transaction terminal of claim 16, wherein said RF transponder is configured to communicate to a plurality of RFID tags using a command response protocol.

20. (New) The transaction terminal of claim 16 further configured, responsive to an interaction with a user, to initiate a payment transaction.